

**Amendment to the Claims**

We Claim:

- 5 1. (currently amended) A method for processing transactions, comprising:  
operating a rules server, wherein said rules server comprises a single rulebase,  
wherein said rulebase comprises one or more rules;  
associating at least one rule of said one or more rules with a start time and an end  
time;  
10 receiving a transaction request for a transaction;  
determining a transaction time for said transaction request, including automatically  
adjusting said transaction time to reflect a local time of said transaction request; and  
determining a set of one or more effective rules for said transaction request from said  
at least one rule of said one or more rules associated with said start time and ~~start~~ said end  
15 time, wherein said transaction time for said transaction request is after said start time  
associated with each of said set of one or more effective rules, and said transaction time for  
said transaction request is before said end time associated with each of said one or more  
effective rules;  
wherein said rulebase is configured to ~~comprise~~ store one or more versions of a  
20 ~~rulesaid one or more rules, including outdated rules; and~~  
wherein said rule server can be tested at any point in time by an administrator  
specifying a testing time other than a current time, said testing time determining effective  
rules for testing; and  
wherein if said one or more effective rules changes before said transaction is  
25 complete, then a most recent set of effective rules is used by said rule server.
2. (original) The method of claim 1, further comprising the step of:  
processing said transaction request with said set of one or more effective rules.
- 30 3. (original) The method of claim 1, wherein said step of determining a transaction time  
for said transaction request is performed once each time said transaction request is received.
4. (original) The method of claim 1, wherein said step of determining a transaction time  
for said transaction request is performed repeatedly after a specified length of time.  
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5. (original) The method of claim 1, wherein said rulebase contains one or more rules  
that are not in said set of one or more effective rules.

6. (original) The method of claim 1, wherein said start time and said end time is specified by an administrator through a graphical user interface.
- 5 7. (original) The method of claim 1, wherein said transaction time is determined by an administrator.
8. (currently amended) A computer-readable medium having thereon instructions for performing a process for processing transactions, said process comprising:
- 10 operating a rules server, wherein said rules server comprises a single rulebase, wherein said rulebase comprises one or more rules;
- associating at least one rule of said one or more rules with a start time and an end time;
- receiving a transaction request for a transaction;
- 15 determining a transaction time for said transaction request, including automatically adjusting said transaction time to reflect a local time of said transaction request; and
- determining a set of one or more effective rules for said transaction request from said at least one rule of said one or more rules associated with said start time and ~~start~~ said end time, wherein said transaction time for said transaction request is after said start time
- 20 associated with each of said set of one or more effective rules, and said transaction time for said transaction request is before said end time associated with each of said one or more effective rules;
- wherein said rulebase is configured to ~~comprise~~ store one or more versions of a ~~rules~~said one or more rules, including outdated rules; and
- 25 wherein said rule server can be tested at any point in time by an administrator specifying a testing time other than a current time, said testing time determining effective rules for testing; and
- wherein if said one or more effective rules changes before said transaction is complete, then a most recent set of effective rules is used by said rule server.
- 30 9. (original) The computer-readable medium of claim 8, further comprises that step of: processing said transaction request with said set of one or more effective rules.
10. (original) The computer-readable medium of claim 8, wherein said step of
- 35 determining a transaction time for said transaction request is performed once each time said transaction request is received.

11. (original) The computer-readable medium of claim 8, wherein said step of determining a transaction time for said transaction request is performed repeatedly after a specified length of time.
- 5 12. (original) The computer-readable medium of claim 8, wherein said rulebase contains one or more rules that are not in said set of one or more effective rules.
13. (original) The computer-readable medium of claim 8, wherein said start time and said end time is specified by an administrator through a graphical user interface.
- 10 14. (original) The computer-readable medium of claim 8, wherein said transaction time is determined by an administrator.